

United States Bankruptcy Court
District of Maryland

In re:
Shirley V. Anderson
Debtor

Case No. 24-15491-MMH
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0416-1
Date Rcvd: Jul 01, 2024

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 9

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 03, 2024:

Recip ID	Recipient Name and Address
db	+ Shirley V. Anderson, 2003 Cromwell Ridge Ct., Parkville, MD 21234-1455
32583908	+ Office of the Comptroller of Maryland, Bankruptcy Unit, 7 St. Paul Street, Suite 230, Baltimore, MD 21202-1626

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: info@steinerlawgroup.com	Jul 01 2024 19:25:00	Eric S. Steiner, Steiner Law Group, LLC, PO Box 17598, Pmb 83805, Baltimore, MD 21297
tr	EDI: BZGUTTMAN.COM	Jul 01 2024 23:19:00	Zvi Guttman, c/o The Law Offices of Zvi Guttman, P.A., P. O. Box 32308, Baltimore, MD 21282-2308
32583151	+ Email/PDF: bncnotices@becket-lee.com	Jul 01 2024 19:28:05	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
32583911	Email/Text: bankruptcy@baltimorecountymd.gov	Jul 01 2024 19:26:00	Deputy County Attorney, Baltimore County Office of Law, 400 Washington Avenue, 2nd Floor, Towson, MD 21204
32583152	EDI: CITICORP	Jul 01 2024 23:19:00	Macy's/ DSNB, Atytn: Bankruptcy, 701 E. 60th Street North, Sioux Falls, SD 57104
32583910	+ Email/Text: UIBankruptcyNotices.DLLR@maryland.gov	Jul 01 2024 19:27:00	State of Maryland DLLR, Division of Unemployment Insurance, 1100 N. Eutaw Street, Room 401, Baltimore, MD 21201-2226
32583909	+ Email/Text: Bankruptcy_group@baltimorecity.gov	Jul 01 2024 19:26:00	Supervisor of Delin. Accts., Abel Wolman Municipal Building, 200 Holliday Street- Room #1 Bankruptcy, Baltimore, MD 21202-6295

TOTAL: 7

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 03, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 28, 2024 at the address(es) listed below:

Name	Email Address
Eric S. Steiner	info@steinerlawgroup.com SteinerER82180@notify.bestcase.com
Zvi Guttman	zguttman@gmail.com zviguttman@outlook.com,MD55@ecfbis.com

TOTAL: 2

Information to identify the case:

Debtor 1	Shirley V. Anderson	Social Security number or ITIN	xxx-xx-2072
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	District of Maryland	Date case filed for chapter	7 6/28/24
Case number:	24-15491 MMH Chapter: 7		

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Visit <http://www.mdb.uscourts.gov> and click on Filing Without An Attorney for additional resources and information.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Shirley V. Anderson	
2. All other names used in the last 8 years		
3. Address	2003 Cromwell Ridge Ct. Parkville, MD 21234	
4. Debtor's attorney Name and address	Eric S. Steiner Steiner Law Group, LLC PO Box 17598 Pmb 83805 Baltimore, MD 21297	Contact phone 410-670-7060 Email: info@steinerlawgroup.com
5. Bankruptcy trustee Name and address	Zvi Guttman c/o The Law Offices of Zvi Guttman, P.A. P. O. Box 32308 Baltimore, MD 21282-2308	Contact phone (410) 580-0500 Email: zguttman@gmail.com

For more information, see page 2 >

Debtor **Shirley V. Anderson**Case number **24-15491**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Baltimore Division 101 West Lombard Street, Ste. 8530 Baltimore, MD 21201 Clerk of the Bankruptcy Court: Mark A. Neal	Hours open: 8:45 – 4:00 PM Contact phone (410) 962-2688 Date: 7/1/24
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. <div style="float: right; text-align: right;"> August 6, 2024 at 11:00 AM Location: Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 341 341 2003, and Passcode 0341341341, OR call 1-667-406-0874 For additional meeting information, go to https://www.justice.gov/ust/moc </div> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>		
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances. <p>The presumption of abuse does not arise.</p>		
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines. <div style="float: right; text-align: right;"> File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). </div> <div style="clear: both;"></div> <div style="float: right; text-align: right;"> Filing deadline: 10/7/24 Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div style="clear: both;"></div> <div style="float: right; text-align: right;"> Filing deadline: 30 days after the conclusion of the meeting of creditors </div>		
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so. <p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>		
11. Creditors with a foreign address If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.		
12. Exempt property The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.		
13. Debtor electronic bankruptcy noticing The U.S. Bankruptcy Court for the District of Maryland offers all parties the ability to receive court notices and orders via email, instead of U.S. mail. To participate, debtors must complete and file a DeBN request form with the Court -- additional information is available under Programs & Services at http://www.mdb.uscourts.gov . Other parties (non-debtors) can register at ebn.uscourts.gov .		